1: Nadel E-5 (1934-1936) 1942
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section is taken in rotation by these families, the 'second-in-command' succeeding to the position of the head at his death. Among the *Dokodza* people we find a threefold elaborate hierarchy which settles the succession even to the rank of the 'second-in-command': *Dokodza*, *Dokpa*, and *Shaba Dokpa* (lit. Successor of *Dokpa*). The smaller blacksmith section of the Bida Beni possesses two ranks: *Majī Tswata* and *Shaba Tswata*. The blacksmith groups in the villages, and also the groups of iron-ore miners, have similar rank systems.[1] The heads of the blacksmith groups, and to a lesser extent the other guild ranks, are respected, and their orders are obeyed by all co-workers. The main significance of their position lies in the fact that it is their task to organize all co-operative work within the group.

Co-operation and mutual assistance within the section takes many different forms. If the people of one workshop, for example, are unable to fulfil a certain order, they pass it on to another workshop; or if the occupants happen to be absent when a customer calls, their neighbours will always be ready to take the order on their behalf. When the workshops ran short of iron ore, the guild-head used to send messengers to the iron-ore miners to bring back a sufficient supply for the whole group; this form of co-operation, however, no longer exists, and to-day each workshop procures its own raw material. Co-operation of a more far-reaching order is concerned with the various tasks which we have placed under the heading of 'maintenance of labour'. We have already seen that these tasks involve co-operation and mutual assistance on a scale which transcends in varying degree the *efakó*-unit. Thus the division of labour in the preparation of charcoal implies co-operation of the whole workshop group. When it becomes necessary to forge and put up a new anvil an even larger group must co-operate in active work. We may add that the upkeep of the workshop itself, or the building of furnaces—especially the large furnaces used by the iron-ore miners—demands a co-operation much larger than that which the *efakó* group can provide. In none of these cases is the co-operation recompensed with a share in the profits (as is the case in *efakó* co-operation); nor is this co-operation organized on the basis of collective work of the *egbe* type; nor can it be explained, finally, by the fact that the co-workers may belong to the same family and household. Rather is it a co-operation based on membership of the same professional union—the guild or guild section—and mobilized by the appointed head of the group.

The head of the guild section is also responsible for maintenance of labour in a wider sense. His professional advice may be sought by all workers in the group if they have some difficult or unusual work in hand. He will also occasionally lend his people money if they need it for professional purposes (e.g. the purchase of crude iron ore), in other words, he provides them with the necessary working capital. Certain similar services towards the group are vested in the position of the *Dokodza* alone, that is, of the head of the guild at large. He arbitrates in all internal disputes among the blacksmiths of Bida, and is thus able to

[1] See chart of Village Ranks, p. 57.

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bearing enterprises ('interest' understood here in the widest sense). The nature of the enterprise varies with local conditions, and differs above all in town and country. Peasants mostly invest their money in livestock (see Chap. XI). We have seen that Nupe inventiveness is always on the look-out for new opportunities promising a higher 'interest', even in the narrow field of stock-breeding as they know it: we have mentioned the buying and selling of ostriches, and the isolated experiment in horse-breeding of one village chief—incidentally the chief of a typical backwood village, Sakpe. In the town, and in the large trading-centres of the country, money is invested chiefly in trade, even by men and women who do not personally engage in trade. They would trust a certain sum to a trader of their acquaintance for a particular purpose, e.g. to help him finance a trading expedition to Kano or Bornu. The trader will use their capital together with his own, and will return it to them increased by the profits which it has brought when his business has been successfully concluded. The trader, of course, also derives a certain profit from these investments, as they enable him to enlarge the scope of his enterprise and to secure more favourable prices. Many most highly placed notables in Bida, not excluding the king himself, use this profitable method of investment.

Certain traditional and formerly highly important methods of investment, above all war and slavery, have disappeared under the new political order. I have described in an earlier chapter the contributions of the houses of the Bida nobility to the wars and military exploits of their country and have also discussed slavery and slave trade. It remains to discuss the closely related traditional form of investment in 'human capital' which has become a thing of the past only quite recently, namely, money investment in human pledges (*sofa*, in Nupe).

PAWNING

Besides the pawning of human pledges, ordinary pawning—pawning of valuable goods—also occurs. My information is that beads, costly gowns, a sword, or saddle, all things of silver or gold, are frequently pawned as security for a loan. No interest is paid on the loan itself, and the transaction is regarded purely as an act of friendship. I have, however, not discovered any actual instance of this practice. My impression is that it is not, and has never been, very widespread. Pawning of people, on the other hand, has grown to enormous dimensions. When pawning of human pledges was finally suppressed in Nigeria, in 1933–4, 3,000 pawns were released in Bida Emirate alone.

As slavery reflects the insecurity of the political rights of the conquered subjects of Nupe kingdom, pawning reflects the economic insecurity under which a large proportion of the population of the Emirate lives. The lack of flexibility, more particularly, in their economy tends to foster such radical means of escape from financial difficulties. Under the pressure of unexpected demands or certain imperative heavy expenses which cannot be matched by normal efforts—payment of bride-price; a heavy fine; money with which to bail a family member or bribe

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a judge—the people may have recourse to pawning one family member to procure money for another. Younger sons would be pawned to find the bride-price for the eldest son, whose marriage must be made possible. Or a father would pawn himself to provide money for his son, perhaps to save him from prison or a death sentence. Girls, too, are pawned, though as a rule for a smaller amount of money than boys or men. I have recorded an interesting case of 'multiple' pawning: a man of about 30 had pawned himself in order to be able to marry, but could not find the money to ransom himself. He continued to live in bondage till his son from this marriage was twelve years old, and thus fit to be pawned in turn. The boy took the place of his father as pawn in the same house, and the older man was released. I do not know when, or if, the boy was in turn released.

It is interesting to compare pawning with slavery. The first difference is that pawning is, at least in theory, regarded as a purely temporary arrangement. The father or elder brother of a pawn would always expect to release their relative from bondage in from five to ten years. The pawn works for his master, in his house or on his land, like all other household members, slaves, or junior family members. But unlike slaves, pawns are servants in the narrow sense of the word: they cannot expect friendly help from their master; they would not, for example, be married at the expense of their master—if they cannot afford the bride-price they must remain unmarried. On the other hand, the master may not beat or kill the pawn, as he may a slave: this would constitute a normal case of assault or homicide, actionable before the court. A pawn who is unwilling or unable to work satisfactorily, can, however, be exchanged for another more promising member of his family. Pawns and their whole family are held in general contempt. There is no shame in having become a slave—this is 'luck of war'; but pawns and their families are tainted with a disgrace not easily forgotten. In pawning poverty, itself a shameful state in the eyes of the Nupe, reaches its lowest ebb. Even house slaves look down upon pawns, and order them about as their inferiors.

Another difference between pawning and slavery is the amount of money involved. While the prices for slaves are firmly fixed, the loan for which the pawn is taken as security varies greatly, between £3 and £10. The work of the pawn during the time of bondage represents the 'interest' on the loan. The profit motive is expressed most clearly in the practice that girl pawns were accepted only for smaller amounts. For with girls one had to reckon with a shorter period of 'amortization' as they might get married early and be redeemed by the bride-price. However, the profit motive is not sufficient to explain the institution of pawning. A wealthy man could not, according to the Nupe code of morality, refuse a loan of this kind to a man who was badly in need of the money. Which means that the creditor might have to agree even to less tempting and profitable offers. Frequently he had to accept a young boy who, hardly yet an efficient labourer, would live in his house and learn farm-work or a craft only to be taken away again just as he had become a useful member of the household. For £5 one could buy outright a grown-up, well-

1: Nadel E-5 (1934-1936) 1942
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trained, slave; for a pawn, with his restricted usefulness, one might have to pay more than twice the amount. There is no doubt, then, that the institution of pawning represented not only a profit-making, 'capitalist' investment, but also, to some extent, a 'humanitarian' duty linked with status and prestige, a crude attempt at alleviating the hardships involved in the unequal distribution of wealth. Well-educated Nupe men, themselves members of the wealthier classes, with whom I discussed pawning, even went so far as to explain pawning (at least on a moderate scale) as an institution of considerable educational value enabling the sons of the poor to study farm-work and husbandry in the houses of prosperous and enterprising men. They would admit drawbacks only in the excessive practice of pawning, which, they maintained, was a recent development, brought about by rising prices and rising cost of living. These drawbacks, as they saw them, were that with the increase in their numbers, the pawns, many of whom frequently worked together in the same household, grew lazy and irresponsible, and showed openly their resentment at having to work for strange masters. The complaints of my informants were thus that in the combination of material and moral rewards which the people of wealth and status expected from the institute of pawning, the material rewards had completely to give place to moral rewards.

A similar combination of material returns from invested wealth with benefits of a more abstract order—status and prestige—is also characteristic of the institution of clientship (already explained in Chap. VIII). The share of the 'abstract' benefits becomes larger the closer we approach forms of expenditure and investment bound up with social status: display of wealth in household arrangements, festivities, the equipment of one's retinue, and so forth. To this and similar questions we shall return later.

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have seen, not only supplies its members with efficient training, but also guarantees, to some extent, a steady market for their products. The guild-head, moreover, is enabled by the special resources involved in his position to act as the 'banker' of the group and come to the financial assistance of individual members.

Certain other economic arrangements designed to provide insurance operate outside the labour-unit, and are thus of special importance for the individual craftsmen and the free professions. The familiar recourse to clientship is a first instance. By sacrificing part of his personal freedom as well as his earnings, the *bara* buys the patronage of an influential person. Though this patronage will be appealed to specially against the 'extraneous' risks due to political factors, it plays a part also in more 'normal' circumstances. Thus I found that a barber had recently become the client of a certain nobleman in his quarter of the town in order to secure a regular and good clientele; it is significant that the father of the barber had not been a *bara*, i.e. had not felt the need to 'insure' his more prosperous business. A young hat-maker told me that he intended to attach himself as *bara* to an influential rank-holder, with whose help he hoped to start business as a trader. I have also spoken of the Mallams and drummers, to whom clientship means the guarantee of success in their profession.

A different method of insuring against risks is embodied in the practice of borrowing money. 'Pawning' represents the firmly institutionalized form of borrowing—an institution which provides against normal as well as abnormal risks, and in which a social relationship closely akin to that of patron and client forms the basis of the financial transaction. Other forms of borrowing occur irregularly, and with a narrow scope. No professional money-lenders exist; the individual in need of money borrows it mostly from close relations, more rarely from friends or 'patrons'. The most frequent form of borrowing is for a husband to borrow from his wife. An indirect form of borrowing money from one's wife, not uncommon in Bida, is the practice of wealthy women to contribute to the bride-price of their sons and to other expenses, which, in accordance with Nupe kinship ideas, should be borne by the father.

A final insurance arrangement is provided in a specific financial institution operating somewhat on the lines of a 'pooling club'. It is called *dashi* in Nupe (*adashi* in Hausa) and plays—or used to play—a very important part in Nupe economy. We must describe it here in detail.

The *dashi* is a pure business arrangement, a free association of a number of men and women who agree to enter this financial co-operation for a certain limited period. Each member undertakes to pay regularly (for example, every week, or five days, or every month) a certain amount of money into a common fund, as many times as the group numbers members. Each time when the contributions have been collected a different member is entitled to draw the total fund, until every member has had his share. Members may also contribute double subscriptions, and then be entitled to two 'draws' in the course of the *dashi*. The allotment of the fund does not follow a fixed rule, but is left to the head of the group to work out. A member who is urgently in need of money can

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in Nupe I found the following *dashi* associations in practice: *dashi* associations formed by women, the wives of farmers in Doko, Kacha, and one or two other villages, in which the weekly subscription was 3*d.*: they numbered between twelve and thirty members; a *dashi* among the Bida barbers, with the subscription of 4*d.* weekly, numbering ten members (I was told, incidentally, that formerly their *dashi* was organized on a much larger scale). Another *dashi*, numbering twenty-four members, was formed by N.A. scribes; here the subscription was high, in accordance with their salary, 10*s.* per month. The teachers of Bida Middle School also formed a *dashi*, numbering twelve members, with a subscription of 7*s.* 6*d.* per month. Eight members of this group had formed a *dashi* with a subscription of £1 per month the previous year. Several *dashi* associations have disappeared owing to the economic stress. The labourers at the Bida workshops had practised the *dashi* till five years ago, but had given it up when their wages were lowered. The beadworkers, who had also practised the *dashi* formerly, had abandoned it owing to the decline of their business. I received the same information among carpenters, blacksmiths, and butchers. The canoe-men in Jebba, finally, who used to organize their *dashi* at irregular times, had not had a *dashi* for several years.

Returning to the general discussion of 'insurance': as the large co-operative unit in agriculture and home industry is disappearing, and, with it, the 'insurance' which it provided, one may wonder whether this must not bring the other, individual, insurance arrangements more to the foreground. It is thus rather surprising that the practice of the *dashi*, far from increasing, is disappearing. The people, as we have heard, explain this as being due to the general economic decline. The beadworkers said that they had no money to spare, and the barbers and labourers did not think it worth their while to organize a *dashi* with a small subscription. Borrowing, on the other hand, especially the borrowing by husbands from their wives, is markedly on the increase. Disputes over debts of this kind are frequent in divorce proceedings in Bida. The examination of household budgets also reveals a considerable number of instances (five out of fifty) in which husbands borrowed money, chiefly for tax, from their more prosperous wives; and even in remote places, such as fishing villages on islands in the Niger, where the women are by no means the enterprising traders they are in Bida or larger villages, husbands borrowed up to 8*s.* and 9*s.* from their wives. That under a continued economic stress borrowing may spread and increase further, and eventually lead to the introduction of professional money-lending, is not improbable. Borrowing in Nupe, which has once already reached a peak (in pawning), might well, in a different form, grow again to such dimensions.

It is clearly a sign of the growing instability of the native economic system that the solid and comprehensive insurance against risks which is vested in the co-operative labour-unit is disappearing, and that its place is taken by the most restricted, most temporary, form of insurance —borrowing. Once again, we encounter social and economic repercussions of the dissolution of the large labour-unit. If previously we have seen that this development has adversely affected certain aspects of

SLAVERY

567 Slaves attached to the royal house and the nobility could rise to positions of wealth and influence, and some of the former titled court slaves have in recent times become Native Authority officials. Slaves had a certain measure of social and economic independence; though female slaves had no income and their earnings belonged to their master, they might become the concubines of a free man and be given their freedom. Any children born would in any case be free. Male slaves could seek to purchase their independence.

Slaves were obtained both by capture in war and by purchase in the Bida market. Owners had the power of life and death over slaves, though in practice they rarely maltreated them. Indeed, when slavery was abolished, many former slaves elected to remain as unpaid servants with their former masters. Children born to a man's slaves were called *mangi* (" children of the house ") and could not be sold, maltreated, or killed. They were brought up as members of the household but were not entitled to a share in the master's inheritance. A master would, however, provide the marriage payment for a marriage arranged by him for one of his slaves with another slave.[33]

PAWNING

426 The practice of pawning human pledges grew to enormous proportions before 568 its final suppression in 1933–34. Under the pressure of unexpected or imperative demands, one person in a family, preferably a male, would be pawned for 5–10 years. Pawning was regarded as a disgrace and the pawns were looked down on by their masters and even by the household slaves.[34]

POSITION OF WOMEN

562 Women's activities, other than household tasks, include spinning, weaving, cooking cakes for sale in the market, and hairdressing (a lucrative profession). Women are also doctors and traders, though those whose professional duties keep them away from home for long periods are commonly regarded as " loose " women. They collect the produce of all trees except palm-oil and kola; they cultivate and sell groundnuts and root crops and help to trade some of the men's crops.

A woman's earnings as a trader cannot be touched by her husband, but remain her property until her death, when he inherits them. Among commoners a woman is often better-off than her husband and may lend him money for taxes and the purchase of tools, and even provide for marriages and funerals. The inter-sex hostility, which has been accentuated by the economic independence and consequent sexual freedom of women, also shows itself in the Nupe conception of witchcraft, where a witch is thought to do mystically what a woman actually does in everyday life.[35]

562 The most important women's titles are those of *nimwoye*, of the royal house of 565 Masaba, and *sagi*, of the royal houses of Umaru and Usman Zaki alternatively. Quarrels between women are brought before women holding these titles and the women of Bida town and the villages bring them gifts. *Sagi* is also the title of the " head of the women " in every Nupe village. The chief woman commoner in Bida has the title of *sonya;* she organizes all large-scale women's work and is entrusted with the supervision of the market. She is now an official of the Native Administration, receiving a small salary. The status of a woman by descent is not [559] reduced on marriage, since Nupe class sentiments cannot admit a lowering of the status of anyone high-born.[36]

[33] Nadel, 1942, pp. 102–8, 157.
[34] Ibid., pp. 311–13.
[35] Nadel, 1954a, pp. 172–81.
[36] Nadel, 1942, pp. 331–4, 147–50; Temple, 1919, p. 326.